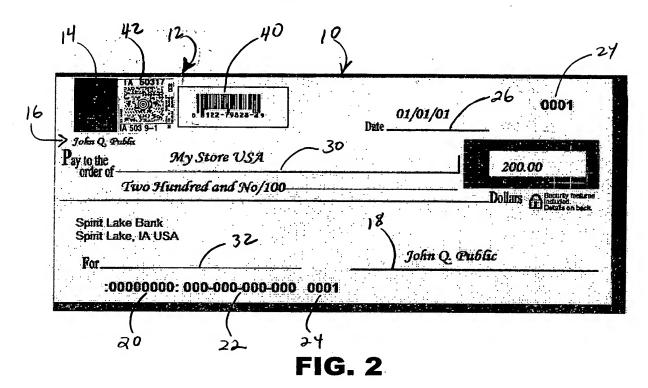


STOVER, Merlin D. Attorney Docket No. P06457US00 Patent Application NEGOTIABLE INSTRUMENT WITH FRAUD PROTECTION Sheet 2 of 3



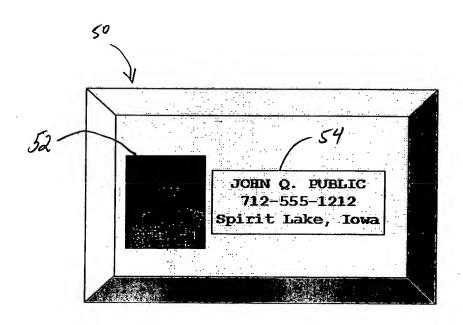


FIG. 3

STOVER, Merlin D. Attorney Docket No. P06457US00 Patent Application NEGOTIABLE INSTRUMENT WITH FRAUD PROTECTION Sheet 3 of 3 **START** Present Check with Pre-Printed Bar Code Scan Bar Code **Determine Personal** Information in Bar Code Display Personal Information **Receive Supporting** Information Compare Displayed Personal Information to Received **Information Provided** Yes Complete Accept Transaction Check? No Refuse **STOP** Check

FIG. 4